

Appl. No. : 09/737,168
Filed : December 13, 2000

REMARKS

Claims 1-22 are presented for examination. Applicant wishes to thank the Examiner for the courteous telephonic interview conducted on May 20, 2005. Applicant respectfully requests reconsideration of the aforementioned application based on the comments provided below.

Summary of the Interview

On May 20, 2005 Applicant's representatives Michael L. Fuller and Mincheol Kim had a telephonic interview with Examiner Havan. During the interview, Mr. Fuller explained the technology relating to the claimed invention. Mr. Fuller also described why the Gill and Andersen references do not anticipate nor make obvious Claims 1-22. No agreement on any claim was reached.

Discussion of Rejection under 35 U.S.C. § 103

The Examiner rejected claims 1-15 under 35 U.S.C. § 103(a) as being unpatentable over Gill in view of Andersen, et al. Applicant notes that the Office Action mailed February 24, 2005 does not reject nor allow claims 16-22 which were added to the application in the prior Amendment. Applicant respectfully requests that the Patent Office address Claims 16-22 in any future actions.

Applicant's claims relate to an electronic vehicle loan approval system and method for submitting loan applications and thereafter ranking, or ordering, approved loans based on the revenue that each loan would generate for an automobile dealership. As discussed with the Examiner during the May 20, 2005 interview, this type of system allows an automobile dealer to take loan information from a customer and thereafter determine the value of each approved loan for that customer as it pertains to the revenue the loan would bring to the dealership. By ranking the approved loans by their value to the dealership, the vehicle salesman can rapidly determine which loan is most advantageous for the dealership.

The Examiner argued that Gill described an electronic vehicle loan approval system that includes a loan application and an ordering module comprising computer readable instructions for ordering a list of loans based on their value. However, the Examiner noted that Gill does not teach a vehicle dealership. The Examiner argued that Andersen discloses a vehicle dealership

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and that it would have been obvious to one of ordinary skill to implement the vehicle dealership of Andersen within the system described Gill.

Gill discloses a vehicle loan approval system for a customer that is located at a bank branch. For example, col. 6, lines 13-16 describe processing and telecommunication of loan data between a bank branch and a bank central computer installation. In addition, Figure 1A is entitled "Bank Branch Network". There is no description in Gill of a client at a vehicle dealership attempting to obtain loan approval. Thus, the system described by Gill would not include a qualification module comprising computer readable instructions configured to electronically submit a credit score to a plurality of banks and receive a plurality of loan approvals, as recited in the claims. A bank computer system would not typically include a module configured to submit credit score information to a plurality of *other banks* in order to receive loan approvals. A typical bank branch would submit credit score information to its own central computer in order to qualify that bank customer for the bank's internal loan programs.

Moreover, the Gill system does not include an ordering module comprising computer readable instructions for *ranking loan approvals based on the value of each approved loan to the vehicle dealership* and creating a list of approved loans. As described above, there is no vehicle dealership in the Gill system, and thus there would be no ordering module for ranking approved loans based on their value to a vehicle dealership.

Andersen, et al. does not cure these deficiencies in the disclosure by Gill. In the Andersen system a dealer's total profit, including profit from the sale of automobiles and profit from any financing deals is calculated prior to sending the customer to the finance department of the dealership. (Col. 2, lines 52-64.) Moreover, the Andersen system is described as being available "including evenings and weekends when most lending institutions are closed." (Col. 3, lines 1-4) The Andersen system is one where a vehicle dealership evaluates a customer's credit risk, budgetary factors, and profitability from the sale to maximize the dealer's profit. While the Andersen system may use a computer network to obtain a credit score for a customer, there is no description of a qualification module configured to submit credit score information to a plurality of banks in order to obtain a loan. Nor, is there a description of an ordering module that ranks approved loans from the banks and orders those loans based on there value to the dealership.

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Because each and every element of the claims are not found in the combination of Gill and Andersen, the combination of these references would not render the claimed invention obvious.

In summary, because the prior art does not teach or suggest all of the limitations of each independent claim, the Examiner has failed to established a *prima facie* case of obviousness against claims 1-22. For all of these reasons, Applicant respectfully requests withdrawal of these rejections an allowance of the pending claims.

CONCLUSION

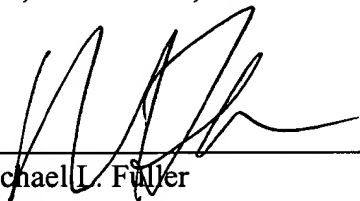
In view of Applicant's amendments to the claims and the foregoing remarks, Applicant respectfully submits that the present application is in condition for allowance. Should the Examiner have any remaining concerns, which might prevent the prompt allowance of the application, the Examiner is respectfully invited to contact the undersigned at the telephone number appearing below.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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